

In re:  
Miranda Tsang  
Debtor

Case No. 12-20703-jkf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2017.

db +Miranda Tsang, 1617 Hampton Road, Havertown, PA 19083-2505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2017 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Bank of America, N.A. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
ANN E. SWARTZ on behalf of Creditor Bank of America, N.A. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
ANN E. SWARTZ on behalf of Creditor NATIONSTAR MORTGAGE, LLC [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
BRIAN CRAIG NICHOLAS on behalf of Creditor NATIONSTAR MORTGAGE LLC [bnicholas@kmlawgroup.com](mailto:bnicholas@kmlawgroup.com),  
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CELINE P. DERKRIKORIAN on behalf of Creditor BANK OF AMERICA, N.A. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. [paeb@fedphe.com](mailto:paeb@fedphe.com)  
JOSHUA ISAAC GOLDMAN on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-1 [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com),  
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MARIO J. HANYON on behalf of Creditor BANK OF AMERICA, N.A. [paeb@fedphe.com](mailto:paeb@fedphe.com)  
MARISA MYERS COHEN on behalf of Creditor NATIONSTAR MORTGAGE, LLC [mcohen@mwc-law.com](mailto:mcohen@mwc-law.com)  
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
SHANE H. HOBBS on behalf of Debtor Miranda Tsang [bkynotices@shanehobbslawoffice.com](mailto:bkynotices@shanehobbslawoffice.com),  
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STEVEN K. EISENBERG on behalf of Creditor The Bank of New York Mellon, by its attorney in fact Ocwen Loan Servicing, LLC [seisenberg@sterneisenberg.com](mailto:seisenberg@sterneisenberg.com), [bkecf@sterneisenberg.com](mailto:bkecf@sterneisenberg.com)  
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-1 [tpuleo@kmlawgroup.com](mailto:tpuleo@kmlawgroup.com),  
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United States Trustee [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. [ecfemails@phl3trustee.com](mailto:ecfemails@phl3trustee.com),  
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TOTAL: 17

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Mirada Tsang,** : **Chapter 13**  
 :  
**Debtor** : **Bky. No. 12-20703 JKF**

**ORDER**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. # 112) filed by Nationstar Mortgage LLC (“the Lender”), and after notice and hearing, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If: (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5) and (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, **THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.



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**JEAN K. FITZSIMON  
U.S. BANKRUPTCY JUDGE**